



# Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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**BHC Name** [BANCFIRST CORPORATION](#)

**City/State** [OKLAHOMA CITY, OK](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)  
 Consolidated Assets (\$000): [9,212,368](#)  
 Peer Group Number: [2](#) Number in Peer Group: [147](#)  
 Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BANCFIRST CORPORATION](#)  
[101 NORTH BROADWAY](#)  
  
[OKLAHOMA CITY, OK 73102](#)

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BHC Name

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## Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	9,323,648	7,962,178	7,588,549	7,108,089	
Net income (\$000)	99,586	134,879	125,814	86,439	
Number of BHCs in peer group	147	146	154	148	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.31	2.96	77	3.56	3.21	72	3.45	3.33	54	3.21	3.29	41			
+ Non-interest income	1.49	0.98	80	1.72	0.90	90	1.64	0.90	90	1.61	0.93	88			
- Overhead expense	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71	2.82	2.60	65			
- Provision for credit losses	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28	0.12	0.11	62			
+ Securities gains (losses)	0	0.02	16	0	0.01	29	0	0	27	0.06	0.01	88			
+ Other tax equivalent adjustments	0	0	54	0	0	46	0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	1.34	1.22	57	2.15	1.53	86	2.12	1.55	90	1.94	1.55	83			
Net operating income	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79			
Net income	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79			
Net income (Subchapter S adjusted)		1.27			1.41			1.41			1.11				
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.84	3.78	50	4.61	4.49	63	4.32	4.38	47	3.75	4.06	23			
Interest expense	0.24	0.57	9	0.75	1.02	21	0.61	0.81	25	0.32	0.54	16			
Net interest income (tax equivalent)	3.60	3.17	80	3.87	3.45	70	3.72	3.58	54	3.44	3.54	38			
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.35	0.11	88	0.10	0.11	57	0.08	0.09	61	0.12	0.10	67			
Earnings coverage of net loan and lease losses (X)	8.16	33.55	27	32.71	22.46	70	40.10	29.27	68	26.14	0.97	64			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.43	1.35	60	0.96	0.94	55	1.03	0.94	64	1.09	0.95	70			
Allowance for loan and lease losses / Total loans and leases	1.42	1.33	60	0.96	0.93	55	1.03	0.93	64	1.09	0.94	70			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.08	0.67	78	0.42	0.56	38	0.59	0.57	58	0.76	0.57	72			
30-89 days past due loans and leases / Total loans and leases	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79	0.32	0.32	61			
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-23.83	0.77	4	-29.13	10.70	1	-28.60	13.54	1	-31.62	13.97	1			
Net short-term noncore funding dependence	-24.23	-3.25	4	-29.78	5.88	1	-29.31	8.57	1	-32.64	9.65	1			
Net loans and leases / Total assets	69	69.27	43	65.60	72.36	19	65.13	73.30	18	64.48	72.64	16			
<b>Capitalization</b>															
Tier 1 leverage ratio	9.63	9.65	56	10.28	10.39	54	11.09	10.37	69	10.44	10.04	63			
Holding company equity capital / Total assets	11.59	10.51	67	11.73	11.37	55	11.92	11.21	60	10.69	10.84	49			
Total equity capital (including minority interest) / Total assets	11.59	10.57	67	11.73	11.43	53	11.92	11.30	58	10.69	10.89	48			
Common equity tier 1 capital / Total risk-weighted assets	13.98	12.44	75	13.15	12.50	68	14.87	12.37	80	14	11.90	79			
Net loans and leases / Equity capital (X)	5.95	6.79	31	5.59	6.55	29	5.46	6.70	23	6.03	6.82	32			
Cash dividends / Net income	43.32	29.42	69	29.98	25.65	54	26.55	24.05	50	29.51	32.32	40			
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12			19.39				
<b>Growth Rates</b>															
Assets	7.55	16.11	17	13.09	8.66	76	4.43	9.35	33	3.34	9.89	21			
Equity capital	6.26	8.42	37	11.32	12.19	55	16.39	12.50	76	9.08	13.71	53			
Net loans and leases	13.13	9.99	62	13.91	8.63	77	5.48	10.51	32	7.24	12.54	41			
Noncore funding	-6.89	-12.78	62	19.39	4.16	75	10.98	6.76	56	-64.67	-3.35	2			
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital	101.24	104.49	43	102.03	104.21	46	91.16	104.10	6	95.10	105.17	16			
Cash from ops + noncash items + op expense / Op expense + dividends	114.25	138.81	43	174.09	152.31	70	120.61	123.74	58	121.46	100.80	74			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	311,192	290,715	262,466	221,649		7.04	63.81
Income from lease financing receivables.....	795	804	627	373		-1.12	151.58
Fully taxable income on loans and leases.....	310,005	289,137	261,271	220,390		7.22	63.69
Tax-exempt income on loans and leases.....	1,982	2,382	1,822	1,632		-16.79	117.32
Estimated tax benefit on income on loans and leases.....	1,085	1,319	1,022	969		-17.77	71.85
Income on loans and leases (tax equivalent).....	313,072	292,838	264,115	222,991		6.91	63.98
Investment interest income (tax equivalent).....	9,332	14,007	9,748	7,778		-33.37	38.82
Interest on balances due from depository institutions.....	6,049	31,368	30,403	18,077		-80.72	41.83
Interest income on other earning assets.....	206	252	573	70		-18.25	662.96
Total interest income (tax equivalent).....	328,659	338,465	304,839	248,916		-2.90	62.75
Interest on time deposits of \$250K or more.....	1,788	2,692	1,711	1,092		-33.58	
Interest on time deposits < \$250K.....	6,360	8,586	6,827	4,288		-25.93	
Interest on foreign office deposits.....	0	0					
Interest on other deposits.....	10,324	41,460	31,924	13,410		-75.10	89.81
Interest on other borrowings and trading liabilities.....	1,973	1,998	2,266	2,138		-1.25	-1.45
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0			
Total interest expense.....	20,445	54,736	42,728	20,928		-62.65	66.86
Net interest income (tax equivalent).....	308,214	283,729	262,111	227,988		8.63	62.49
Non-interest income.....	139,257	137,317	124,814	114,364		1.41	43.84
Adjusted operating income (tax equivalent).....	447,471	421,046	386,925	342,352		6.28	56.19
Overhead expense.....	259,575	242,421	222,053	200,190		7.08	40.33
Provision for credit losses.....	62,648	8,287	3,802	8,512			716.26
Securities gains (losses).....	0	0	-109	4,060			-100.00
Other tax equivalent adjustments.....	0	0	0	0			-100.00
Pretax net operating income (tax equivalent).....	124,859	171,150	161,117	137,710		-27.05	21.08
Applicable income taxes.....	23,926	34,683	33,938	49,866		-31.02	-31.72
Tax equivalent adjustments.....	1,347	1,573	1,363	1,405		-14.37	2.67
Applicable income taxes (tax equivalent).....	25,273	36,256	35,301	51,271		-30.29	-30.48
Minority interest.....	0	15	2	0		-100.00	-100.00
Net income before discontinued operations, net of minority interest.....	99,586	134,879	125,814	86,439		-26.17	50.50
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	99,586	134,879	125,814	86,439		-26.17	50.50
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	99,586	134,894	125,816	86,439		-26.17	49.15
Investment securities income (tax equivalent).....	9,332	14,007	9,748	7,778		-33.37	38.82
US Treasury and agency securities (excluding mortgage-backed securities).....	7,860	12,449	7,841	5,693		-36.86	107.83
Mortgage-backed securities.....	563	664	568	489		-15.21	6.63
All other securities.....	909	894	1,339	1,596		1.73	-62.32
Cash dividends declared.....	43,144	40,432	33,398	25,507		6.71	97.92
Common.....	43,144	40,432	33,398	25,507		6.71	97.92
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.53	3.53	45	4.25	4.19	58	4.02	4.08	45	3.50	3.78	24			
Less: Interest expense .....	0.22	0.54	9	0.69	0.95	21	0.56	0.75	25	0.29	0.50	16			
Equals: Net interest income (tax equivalent) .....	3.31	2.96	77	3.56	3.21	72	3.45	3.33	54	3.21	3.29	41			
Plus: Non-interest income .....	1.49	0.98	80	1.72	0.90	90	1.64	0.90	90	1.61	0.93	88			
Equals: adjusted operating income (tax equivalent) .....	4.80	3.96	77	5.29	4.16	86	5.10	4.27	83	4.82	4.26	75			
Less: Overhead expense .....	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71	2.82	2.60	65			
Less: Provision for credit losses .....	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28	0.12	0.11	62			
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.02	16	0	0.01	29	0	0	27	0.06	0.01	88			
Plus: other tax equivalent adjustments .....	0	0	54	0	0	46	0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent) .....	1.34	1.22	57	2.15	1.53	86	2.12	1.55	90	1.94	1.55	83			
Less: Applicable income taxes (tax equivalent) .....	0.27	0.27	54	0.46	0.35	80	0.47	0.32	84	0.72	0.59	69			
Less: Minority interest .....	0	0	45	0	0	90	0	0	90	0	0	47			
Equals: Net operating income .....	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79			
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income .....	1.07	0.97	60	1.69	1.19	89	1.66	1.22	89	1.22	0.95	79			
Memo: Net income (last four quarters) .....	1.07	0.97	59	1.69	1.19	88	1.66	1.22	88	1.22	0.95	79			
Net income—BHC and noncontrolling (minority) interest .....	1.07	0.97	58	1.69	1.19	87	1.66	1.22	88	1.22	0.95	79			
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.90	93.47	29	92.19	93.22	38	92.89	93.23	41	93.34	93.19	53			
Average interest-bearing funds / Average assets .....	49.47	68.25	3	53.15	70.66	4	53.01	70.70	5	53.17	70.06	6			
Interest income (tax equivalent) / Average earning assets .....	3.84	3.78	50	4.61	4.49	63	4.32	4.38	47	3.75	4.06	23			
Interest expense / Average earning assets .....	0.24	0.57	9	0.75	1.02	21	0.61	0.81	25	0.32	0.54	16			
Net interest income (tax equivalent) / Average earning assets .....	3.60	3.17	80	3.87	3.45	70	3.72	3.58	54	3.44	3.54	38			
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.87	4.28	86	5.55	4.98	83	5.32	4.85	80	4.90	4.52	77			
Interest-bearing bank balances .....	0.40	0.32	78	2.20	2.26	55	2.02	1.88	63	1.11	1.13	53			
Federal funds sold and reverse repos .....	0	0.43	13	2.39	2.02	68	1.76	1.50	50	1.42	0.83	79			
Trading assets .....		0.80			0.49			0.70			0.48				
Total earning assets .....	3.82	3.80	55	4.59	4.47	59	4.31	4.33	47	3.73	3.98	26			
Investment securities (tax equivalent) .....	1.62	2.32	6	2.30	2.74	10	2.06	2.69	5	1.72	2.61	6			
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.53	1.87	37	2.52	2.54	52	1.56	2.20	16	1.46	1.66	35			
Mortgage-backed securities .....	3.52	2.05	97	3.99	2.54	99	3.32	2.44	97	2.57	2.19	87			
All other securities .....	1.91	3.24	10	2.63	3.80	14	3.66	3.74	50	3.48	3.85	42			
Interest-bearing deposits .....	0.39	0.62	19	1.25	1.13	63	1	0.85	67	0.50	0.52	52			
Time deposits of \$250K or more .....	1.22	1.60	19	2	2.13	33	1.29	1.57	24						
Time deposits < \$250K .....	1.16	1.49	17	1.53	1.91	17	1.16	1.42	23						
Other domestic deposits .....	0.27	0.36	35	1.18	0.86	74	0.98	0.64	80						
Foreign deposits .....		1.24			2.53			1.85			0.84				
Federal funds purchased and repos .....	0.29	0.37	51	2.19	1.23	78	1.84	1.03	78	0.96	0.68	72			
Other borrowed funds and trading liabilities .....	0	0.55	27	0	1.03	24		2.10			1.48				
All interest-bearing funds .....	0.44	0.79	13	1.29	1.34	46	1.06	1.06	51	0.55	0.71	29			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Non-interest Income and Expenses</b>					
Total non-interest income	139,257	137,317	124,814	114,364	
Fiduciary activities income	13,130	13,599	12,830	12,002	
Service charges on deposit accounts - domestic	33,727	38,968	38,007	35,435	
Trading revenue	0	0	0	0	
Investment banking fees and commissions	5,094	9,288	5,981	3,786	
Insurance activities revenue	1,191	1,395	1,270	1,111	
Venture capital revenue	0	0	0	566	
Net servicing fees	27	-60	-22	-10	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	8,041	4,716	3,411	2,660	
Other non-interest income	78,047	69,411	63,337	58,814	
Total overhead expenses	259,575	242,421	222,053	200,190	
Personnel expense	164,727	153,024	139,547	125,149	
Net occupancy expense	31,030	25,327	24,028	22,194	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	3,815	3,719	3,009	2,188	
Other operating expenses	60,003	60,351	55,469	50,659	
Fee income on mutual funds and annuities	5,094	9,288	5,981	3,786	
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	2,724,451	1,858,046	1,598,237	1,635,006	
Number of equivalent employees	2,036	1,948	1,906	1,782	
Average personnel expense per employee	80.91	78.55	73.21	70.23	
Average assets per employee	4,579.39	4,087.36	3,981.40	3,988.83	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3.66	0.51	90	6.76	0.66	93	4.79	1.69	81	3.31	1.89	71			
Overhead expenses / Net Interest Income + non-interest income	58.18	61.22	34	57.79	61.79	33	57.59	61.22	35	58.72	62.21	31			
<b>Percent of Average Assets</b>															
Total overhead expense	2.78	2.48	71	3.04	2.59	76	2.93	2.58	71	2.82	2.60	65			
Personnel expense	1.77	1.42	80	1.92	1.50	83	1.84	1.46	83	1.76	1.47	78			
Net occupancy expense	0.33	0.30	66	0.32	0.32	53	0.32	0.31	52	0.31	0.32	49			
Other operating expenses	0.68	0.73	45	0.80	0.76	58	0.77	0.79	50	0.74	0.79	47			
Overhead less non-interest income	1.29	1.44	34	1.32	1.65	23	1.28	1.65	21	1.21	1.65	15			
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	58.01	58.93	44	57.58	59.91	39	57.39	60.51	36	58.47	61.01	38			
Personnel expense	36.81	33.88	75	36.34	34.17	64	36.07	34.42	61	36.56	34.72	62			
Net occupancy expense	6.93	7.04	50	6.02	7.50	25	6.21	7.33	28	6.48	7.51	32			
Other operating expenses	14.26	17.57	22	15.22	17.93	29	15.11	18.28	19	15.44	18.30	22			
Total non-interest income	31.12	23.45	73	32.61	19.83	89	32.26	20.30	89	33.41	21.24	87			
Fiduciary activities income	2.93	1.45	75	3.23	1.61	77	3.32	1.95	74	3.51	1.95	74			
Service charges on domestic deposit accounts	7.54	2.67	93	9.26	3.21	94	9.82	3.58	96	10.35	3.83	94			
Trading revenue	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions	1.14	1.03	70	2.21	0.91	83	1.55	0.85	77	1.11	0.92	69			
Insurance activities revenue	0.27	0.41	72	0.33	0.37	75	0.33	0.46	74	0.32	0.44	73			
Venture capital revenue	0	0	48	0	0	50	0	0	49	0.17	0	97			
Net servicing fees	0.01	0	49	-0.01	0.22	4	-0.01	0.52	2	0	0.40	3			
Net securitization income	0	0	48	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	1.80	5.55	36	1.12	2.27	55	0.88	1.98	41	0.78	2.38	30			
Other non-interest income	17.44	7.76	90	16.49	7.41	91	16.37	7.05	93	17.18	7.34	91			
Overhead less non-interest income	26.89	34.63	27	24.96	39.47	11	25.13	39.75	10	25.07	39.09	10			
Applicable income taxes / Pretax net operating income (tax equivalent)	19.16	20.30	35	20.26	21.51	36	21.06	18.37	63	36.21	33.75	56			
Applicable income tax + TE / Pretax net operating income + TE	20.24	22.51	25	21.18	23.31	30	21.91	21.35	48	37.23	38.57	39			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	3,721,947	3,544,020	3,230,695	3,048,335		5.02	30.81
Commercial and industrial loans	2,055,511	1,409,483	1,076,541	1,043,062		45.83	141.67
Loans to individuals	383,404	383,035	328,069	284,373		0.10	35.17
Loans to depository institutions and acceptances of other banks	0	0	0	0			
Agricultural loans	125,768	135,082	136,313	141,250		-6.90	-16.50
Other loans and leases	161,595	201,524	212,532	211,148		-19.81	39.63
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	6,448,225	5,673,144	4,984,150	4,728,168		13.66	51.87
Less: Allowance for loan and lease losses	91,366	54,238	51,389	51,666		68.45	119.28
Net loans and leases	6,356,859	5,618,906	4,932,761	4,676,502		13.13	51.21
Debt securities that reprice or mature in over 1 year	182,033	268,289	331,422	311,309		-32.15	-11.71
Mutual funds and equity securities	0	0	0	2,286			-100.00
Subtotal	6,538,892	5,887,195	5,264,183	4,990,097		11.07	48.19
Interest-bearing bank balances	1,336,394	1,646,238	1,195,824	1,541,771		-18.82	-4.19
Federal funds sold and reverse repos	0	1,000	0	700		-100.00	
Debt securities that reprice or mature within 1 year	373,163	223,337	440,710	152,982		67.09	9.67
Trading assets	0	0	0	0			
Total earning assets	8,248,449	7,757,770	6,900,717	6,685,550		6.33	34.17
Non-interest-bearing cash and due from depository institutions	280,518	222,043	228,431	216,104		26.33	37.94
Premises, fixed assets, and leases	261,677	206,275	174,362	134,088		26.86	106.35
Other real estate owned	32,179	5,607	6,690	4,136		473.91	303.04
Investment in unconsolidated subsidiaries	16,888	14,388	14,447	4,941		17.38	324.86
Intangible and other assets	372,657	359,693	249,613	208,377		3.60	83.58
Total assets	9,212,368	8,565,776	7,574,260	7,253,196		7.55	37.64
Quarterly average assets	9,692,733	8,500,482	7,624,023	7,198,879		14.03	45.41
Average loans and leases (YTD)	6,431,367	5,276,198	4,967,092	4,546,296		21.89	63.66
<b>Memoranda</b>							
Loans held-for-sale	53,719	11,001	8,174	6,173		388.31	291.40
Loans not held-for-sale	6,394,506	5,662,143	4,975,976	4,721,995		12.93	51.10
Real estate loans secured by 1-4 family	1,144,793	1,107,284	987,344	881,939		3.39	37.11
Commercial real estate loans	2,318,196	2,188,557	2,024,110	1,971,234		5.92	26.98
Construction and land development	507,874	542,831	451,224	437,277		-6.44	25.82
Multifamily	125,498	131,207	65,949	46,030		-4.35	91.67
Nonfarm nonresidential	1,684,824	1,514,519	1,506,937	1,487,927		11.24	24.21
Real estate loans secured by farmland	258,958	248,179	219,241	195,162		4.34	40.20
Total investment securities	555,196	491,626	772,132	466,577		12.93	1.16
U.S. Treasury securities	475,236	414,449	697,466	312,802		14.67	44.14
US agency securities (excluding mortgage-backed securities)	19,638	23,024	29,919	88,850		-14.71	-85.11
Municipal securities	31,353	23,841	28,206	43,975		31.51	-46.57
Mortgage-backed securities	15,755	17,098	16,041	18,164		-7.85	-29.03
Asset-backed securities	12,714	12,714	0	0		0.00	
Other debt securities	500	500	500	500		0.00	-87.45
Mutual funds and equity securities	0	0	0	2,286			-100.00
Available-for-sale securities	552,232	489,723	770,704	464,285		12.76	2.23
U.S. Treasury securities	475,236	414,449	697,466	312,802		14.67	44.14
US agency securities (excluding mortgage-backed securities)	19,638	23,024	29,919	88,850		-14.71	-85.11
Municipal securities	28,948	22,531	27,411	42,370		28.48	-43.15
Mortgage-backed securities	15,696	17,005	15,908	17,977		-7.70	-28.18
Asset-backed securities	12,714	12,714	0	0		0.00	
Other debt securities	0	0	0	0			-100.00
Mutual funds and equity securities	0	0	0	2,286			-100.00
Held-to-maturity securities appreciation (depreciation)	20	0	5	11			-67.21
Available-for-sale securities appreciation (depreciation)	9,943	4,641	-2,870	-3,122		114.24	339.18
Structured notes, fair value	0	0	0	0			
Pledged securities	500,077	450,295	468,982	437,488		11.06	1.00

BHC Name

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	3,790,900	1,237,286	934,450	956,917		206.39	307.88
NOW, ATS and transaction accounts	765,701	212,689	141,596	184,521		260.01	282.70
Time deposits less brokered deposits) < \$250K	530,736	551,031	578,665	540,518		-3.68	
MMDA and other savings accounts	2,835,119	5,335,394	4,823,503	4,617,796		-46.86	-31.09
Other non-interest-bearing deposits	0	0					
Core deposits	7,922,456	7,336,400	6,478,214	6,299,752		7.99	40.71
Time deposits of \$250K or more	142,248	146,987	126,207	114,641		-3.22	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	1,100	1,100	1,675	900		0.00	120.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	524	0	0		-100.00	
Other borrowings w/remaining maturity over 1 year	0	5,096	0	0		-100.00	
Brokered deposits < \$250K	0	248	1,074	652		-100.00	
Noncore funding	143,348	153,955	128,956	116,193		-6.89	-58.26
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	26,804	26,804	26,804	31,959		0.00	-16.13
Other liabilities	51,875	43,628	37,497	29,663		18.90	64.57
Total liabilities	8,144,483	7,560,787	6,671,471	6,477,567		7.72	34.90
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	32,720	32,694	32,604	31,895		0.08	109.78
Common surplus	156,574	153,353	149,709	107,481		2.10	52.21
Retained earnings	871,161	815,488	722,615	638,580		6.83	62.68
Accumulated other comprehensive income	7,430	3,454	-2,139	-2,327		115.11	386.57
Other equity capital components	0	0	0	0			
Total holding company equity capital	1,067,885	1,004,989	902,789	775,629		6.26	62.91
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	1,067,885	1,004,989	902,789	775,629		6.26	62.91
Total liabilities and capital	9,212,368	8,565,776	7,574,260	7,253,196		7.55	37.64
<b>Memoranda</b>							
Non-interest-bearing deposits	3,790,900	2,956,370	2,613,876	2,550,150		28.23	57.31
Interest-bearing deposits	4,273,804	4,527,265	3,991,619	3,864,895		-5.60	19.93
Total deposits	8,064,704	7,483,635	6,605,495	6,415,045		7.76	35.01
Long-term debt that reprices within 1 year	0	0	0	0			
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,004,989	902,789	775,629	711,094			
Accounting restatements	2,270	0	0	0			
Net income	99,586	134,879	125,814	86,439			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	208	2,160	-4,324	6,024			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	39,498	0			
Less: Dividends declared	43,144	40,432	33,398	25,507			
Change in other comprehensive income	3,976	5,593	-430	-2,421			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	1,067,885	1,004,989	902,789	775,629			

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### Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Real estate loans	40.40	48.33	26	41.37	52.67	22	42.65	53.63	22	42.03	53.41	22			
Commercial and industrial loans	22.31	13.47	85	16.45	11.45	78	14.21	11.42	69	14.38	10.82	73			
Loans to individuals	4.16	2.29	81	4.47	2.71	76	4.33	2.65	78	3.92	2.58	78			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Agricultural loans	1.37	0.43	83	1.58	0.53	82	1.80	0.47	85	1.95	0.51	85			
Other loans and leases	1.75	1.39	71	2.35	1.08	79	2.81	2.64	62	2.91	2.62	66			
Net loans and leases	69	69.27	43	65.60	72.36	19	65.13	73.30	18	64.48	72.64	16			
Debt securities over 1 year	1.98	13.53	4	3.13	13.66	7	4.38	13.20	8	4.29	13.96	8			
Mutual funds and equity securities	0	0.05	22	0	0.06	18	0	0.05	19	0.03	0.07	49			
Subtotal	70.98	83.47	6	68.73	86.76	2	69.50	87.24	2	68.80	87.26	3			
Interest-bearing bank balances	14.51	6.78	87	19.22	2.97	98	15.79	2.30	98	21.26	2.34	97			
Federal funds sold and reverse repos	0	0.02	38	0.01	0.03	78	0	0.01	38	0.01	0.02	77			
Debt securities 1 year or less	4.05	2.03	81	2.61	2.10	69	5.82	2.14	87	2.11	1.92	71			
Trading assets	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets	89.54	92.98	9	90.57	92.39	27	91.11	92.24	34	92.17	92.22	51			
Non-interest cash and due from depository institutions	3.05	1.07	95	2.59	1.14	97	3.02	1.25	96	2.98	1.26	97			
<b>Other real estate owned</b>															
	0.35	0.03	97	0.07	0.04	73	0.09	0.04	83	0.06	0.06	61			
All other assets	7.42	5.87	75	6.84	6.41	58	5.88	6.39	41	4.85	6.45	25			
<b>Memoranda</b>															
Short-term investments	18.56	9.38	89	21.84	5.36	96	21.61	4.70	97	23.38	4.63	97			
U.S. Treasury securities	5.16	0.19	95	4.84	0.29	95	9.21	0.37	98	4.31	0.22	94			
US agency securities (excluding mortgage-backed securities)	0.21	1.28	31	0.27	1.25	38	0.40	1.67	38	1.22	1.50	56			
Municipal securities	0.34	2.96	28	0.28	2.58	23	0.37	2.66	24	0.61	2.97	28			
Mortgage-backed securities	0.17	8.52	4	0.20	9.38	4	0.21	8.73	4	0.25	9.19	3			
Asset-backed securities	0.14	0.35	74	0.15	0.30	78	0	0.26	33	0	0.23	34			
Other debt securities	0.01	0.60	25	0.01	0.53	31	0.01	0.52	32	0.01	0.48	34			
Loans held-for-sale	0.58	0.58	68	0.13	0.39	45	0.11	0.29	56	0.09	0.32	48			
Loans held for investment	69.41	69.07	45	66.10	72.01	22	65.70	73.24	19	65.10	72.42	16			
Real estate loans secured by 1-4 family	12.43	14.47	49	12.93	16.02	44	13.04	16.83	43	12.16	16.44	40			
Revolving	0.98	1.79	37	1.18	2.24	36	1.16	2.43	33	1.01	2.71	30			
Closed-end, secured by first liens	10.52	12.11	51	10.68	13.07	44	10.63	13.60	45	9.93	13.03	42			
Closed-end, secured by junior liens	0.92	0.27	93	1.07	0.37	92	1.24	0.41	92	1.22	0.39	93			
Commercial real estate loans	25.16	30.65	29	25.55	33.26	27	26.72	33.39	29	27.18	33.79	30			
Construction and land development	5.51	4.32	67	6.34	5	68	5.96	4.78	67	6.03	4.55	69			
Multifamily	1.36	5.03	16	1.53	4.76	23	0.87	5.12	14	0.63	5.32	10			
Nonfarm nonresidential	18.29	19.97	39	17.68	21.85	30	19.90	21.85	36	20.51	22.30	38			
Real estate loans secured by farmland	2.81	0.85	85	2.90	0.95	83	2.89	0.88	85	2.69	0.81	87			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	57.72	69.38	25	62.47	72.74	25	64.82	72.88	28	64.47	73.20	28			
Real estate loans secured by 1-4 family	17.75	20.91	46	19.52	22.29	48	19.81	23.13	46	18.65	22.92	43			
Revolving	1.40	2.61	38	1.78	3.13	38	1.77	3.34	37	1.55	3.76	31			
Closed-end	16.35	17.94	50	17.74	18.71	51	18.04	19.33	52	17.10	18.68	53			
Commercial real estate loans	35.95	44.23	24	38.58	46.16	28	40.61	45.57	33	41.69	46.38	35			
Construction and land development	7.88	6.26	66	9.57	6.97	70	9.05	6.53	73	9.25	6.35	72			
1-4 family	3.58	1.14	91	3.69	1.47	85	3.47	1.52	83	3.49	1.50	86			
Other	4.30	4.94	45	5.88	5.34	58	5.58	4.90	62	5.76	4.76	63			
Multifamily	1.95	7.01	16	2.31	6.42	24	1.32	6.76	12	0.97	7.13	10			
Nonfarm nonresidential	26.13	29.04	36	26.70	30.59	31	30.23	30.16	49	31.47	30.84	53			
Owner-occupied	11.73	10	68	12.71	10.68	65	13.23	10.31	70	13.72	10.55	71			
Other	14.39	18.53	30	13.98	19.36	27	17.01	19.35	35	17.75	19.91	38			
Real estate loans secured by farmland	4.02	1.30	83	4.37	1.38	84	4.40	1.27	85	4.13	1.19	85			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	31.88	19.85	85	24.84	16.16	79	21.60	16.21	74	22.06	15.52	77			
Loans to individuals	5.95	3.53	79	6.75	4	77	6.58	3.89	78	6.01	3.90	77			
Credit card loans	0	0.03	66	0	0.04	65	0	0.04	67	0	0.03	34			
Agricultural loans	1.95	0.69	83	2.38	0.78	82	2.73	0.69	86	2.99	0.76	86			
Other loans and leases	2.51	2.07	70	3.55	1.48	80	4.26	3.74	65	4.47	3.75	68			
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	368.91	473.75	23	389.21	493.53	25	364.56	505.61	21	382.47	518.19	20			
Real estate loans secured by 1-4 family	113.47	142.34	43	121.60	151.03	43	111.41	161.34	36	110.66	159.68	38			
Revolving	8.96	17.81	35	11.08	21.25	38	9.95	23.52	32	9.20	26.74	29			
Closed-end	104.51	122.21	49	110.53	127.10	47	101.46	134.73	41	101.45	130.06	44			
Commercial real estate loans	229.77	302.08	25	240.35	311.74	27	228.41	316.03	22	247.33	328.67	26			
Construction and land development	50.34	42.85	63	59.62	46.63	68	50.92	44.92	63	54.86	44.44	64			
1-4 family	22.87	7.52	89	22.99	9.52	87	19.54	10.21	83	20.72	10.44	82			
Other	27.47	33.94	38	36.63	35.90	55	31.38	33.75	51	34.15	33.34	54			
Multifamily	12.44	48.67	14	14.41	44.76	23	7.44	48.38	11	5.78	51.49	9			
Nonfarm nonresidential	167	198.42	33	166.33	206.64	33	170.05	208.15	32	186.69	217.26	37			
Owner-occupied	75	67.98	58	79.20	71.54	60	74.39	70.68	55	81.40	73.43	57			
Other	91.99	125.78	31	87.13	130.65	27	95.66	134.17	29	105.28	140.40	30			
Real estate loans secured by farmland	25.67	8.35	83	27.26	8.66	82	24.74	8.13	84	24.49	7.80	85			
Loans to depository institutions and acceptances of other banks	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	203.74	133.93	78	154.79	106.70	77	121.48	107.07	62	130.87	105.25	68			
Loans to individuals	38	22.15	79	42.07	24.83	77	37.02	24.45	78	35.68	23.98	76			
Credit card loans	0	0.20	66	0	0.24	65	0	0.24	67	0	0.19	34			
Agricultural loans	12.47	4.17	80	14.84	4.86	82	15.38	4.49	83	17.72	4.90	85			
Other loans and leases	16.02	13.62	71	22.13	10.25	78	23.98	25.58	60	26.49	25.83	63			
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	25.83	34	25	29.53	35.38	35	28.52	35.09	31	28.79	35.69	31			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.09	232.08	28	183.96	239.13	29	160.38	243.62	22	170.78	253.35	22			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	240.09	304.52	27	263.16	315.15	29	234.77	318.90	23	252.18	331.68	26			

BHC Name

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# Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	18.56	9.38	89	21.84	5.36	96	21.61	4.70	97	23.38	4.63	97			
Liquid assets	23.09	19.32	69	27.13	16.28	87	28.44	15.56	92	29.83	15.94	91			
Investment securities	6.03	16.07	8	5.74	16.41	6	10.19	16.02	23	6.43	16.65	7			
Net loans and leases	69	69.27	43	65.60	72.36	19	65.13	73.30	18	64.48	72.64	16			
Net loans, leases and standby letters of credit	70.05	69.67	45	66.35	72.78	21	65.87	73.71	18	65.26	73.08	16			
Core deposits	86	76.49	96	85.65	71.61	95	85.53	69.97	96	86.85	69.79	98			
Noncore funding	1.56	10.29	5	1.80	14.61	3	1.70	16.58	3	1.60	17.09	2			
Time deposits of \$250K or more	1.54	3.37	19	1.72	4.33	12	1.67	4.28	17	1.58	3.54	22			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	0.01	0.62	47	0.01	0.77	36	0.02	0.96	36	0.01	1.20	28			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold)	0.01	0.59	52	0	0.75	38	0.02	0.97	37	0	1.21	30			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.06	16	0.01	2.75	16	0	3.63	8	0	4.47	6			
Earning assets that reprice within 1 year	47.87	31.93	85	50.25	33.16	87	50.62	32.35	86	52.73	33.41	87			
Interest-bearing liabilities that reprice within 1 year	5.31	14.04	18	5.78	18.54	10	6.05	18.20	16	5.65	16.67	14			
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	42.56	17.03	91	44.48	13.71	93	44.56	12.98	94	47.08	15.65	95			
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-23.83	0.77	4	-29.13	10.70	1	-28.60	13.54	1	-31.62	13.97	1			
Net short-term noncore funding dependence	-24.23	-3.25	4	-29.78	5.88	1	-29.31	8.57	1	-32.64	9.65	1			
Short-term investment / Short-term noncore funding	1,459.39	230.45	97	1,613.73	78.10	97	1,787.21	62.28	98	2,590.77	46.67	99			
Liquid assets - short-term noncore funding / Nonliquid assets	28.38	16.27	78	35.37	6.90	91	38.06	4.17	95	41.23	3.68	96			
Net loans and leases / Total deposits	78.82	84.20	33	75.08	90.96	15	74.68	92.88	14	72.90	92.86	11			
Net loans and leases / Core deposits	80.24	91.10	26	76.59	102.55	12	76.14	106.50	9	74.23	105.03	8			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.88	9	0	0.36	12	0	-0.47	82	0	-0.05	57			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.08	3.63	19	0.54	1.28	31	-0.34	-1.95	87	-0.42	-0.62	55			
Structured notes appreciation (depreciation) / Tier 1 capital		0.03			-0.02			-0.04			-0.02				
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0.53	5.36	57	0.39	7.25	51	0.18	10.76	41	0.49	13.07	35			
Available-for-sale securities	99.47	93.39	59	99.61	91.33	63	99.82	88.32	67	99.51	86.93	64			
U.S. Treasury securities	85.60	1.22	98	84.30	2.07	98	90.33	2.08	98	67.04	1.33	98			
US agency securities (excluding mortgage-backed securities)	3.54	8.39	40	4.68	8.16	50	3.87	11	43	19.04	10.16	73			
Municipal securities	5.65	18.61	34	4.85	15.40	30	3.65	16.63	24	9.43	17.86	36			
Mortgage-backed securities	2.84	54.48	3	3.48	57.07	3	2.08	54.50	3	3.89	55.76	3			
Asset-backed securities	2.29	1.97	76	2.59	1.70	80	0	1.54	33	0	1.31	34			
Other debt securities	0.09	4.34	26	0.10	3.73	33	0.06	3.75	34	0.11	3.25	36			
Mutual funds and equity securities	0	0.44	22	0	0.49	18	0	0.41	19	0.49	0.58	67			
Debt securities 1 year or less	67.21	13.69	95	45.43	13.55	93	57.08	13.91	92	32.79	11.90	85			
Debt securities 1 to 5 years	31.44	20.49	74	52.57	23.43	90	40.34	23.42	78	61.31	23.53	95			
Debt securities over 5 years	1.35	61.87	2	2	58.63	2	2.59	58.36	5	5.42	60.73	6			
Pledged securities	90.07	44.55	91	91.59	43.76	95	60.74	42.20	69	93.77	46.78	97			
Structured notes, fair value	0	0.03	42	0	0.09	39	0	0.15	39	0	0.08	40			
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-8.61	136.94	11	14.30	32.84	50	-3.48	16.28	38	-4.98	6.96	49			
Investment securities	12.93	16.36	46	-36.33	4.80	3	65.49	8.02	96	0.29	4.99	40			
Core deposits	7.99	23.17	5	13.25	9.96	68	2.83	10.40	27	6.42	13.94	29			
Noncore funding	-6.89	-12.78	62	19.39	4.16	75	10.98	6.76	56	-64.67	-3.35	2			

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,779,857	1,618,062	1,232,995	1,050,685	
Commit: Secured commercial real estate loans	481,075	433,187	293,197	303,959	
Commit: Unsecured real estate loans	63	5,367	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	96,311	64,702	56,096	57,074	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	32,129	11,001	8,174	6,173	
Written options contracts (interest rate)	0	0	0	0	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	0	0	0	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	9,425	164	645	106	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	19.32	16.09	68	18.89	16.97	66	16.28	17.31	45	14.49	17.28	32			
Standby letters of credit	1.05	0.31	94	0.76	0.36	86	0.74	0.35	87	0.79	0.40	83			
Commercial and similar letters of credit	0	0.01	37	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	0.45	3.72	66	0.13	2.95	63	0.12	6.51	16	0.09	6.82	14			
Interest rate contracts	0.35	3.62	66	0.13	2.87	63	0.11	6.40	16	0.09	6.72	15			
Interest rate futures and forward contracts	0.35	0.20	84	0.13	0.08	82	0.11	0.25	60	0.09	0.28	56			
Written options contracts (interest rate)	0	0.24	37	0	0.13	36	0	0.26	20	0	0.28	19			
Purchased options contracts (interest rate)	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	0	2.58	34	0	2.19	34	0	5.18	15	0	5.41	14			
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0.10	0	98	0	0	96	0.01	0	96	0	0	95			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0.10	0	99	0	0	99	0.01	0	98	0	0	99			
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	27.67	24.20	66	30.67	24.81	74	24.82	25.18	49	23.11	25.74	36			

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Notional Amount</b>					
Derivative contracts	41,554	11,165	8,819	6,279	
Interest rate contracts	32,129	11,001	8,174	6,173	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	9,425	164	645	106	
<b>Derivatives Position</b>					
Futures and forwards	32,129	11,001	8,174	6,173	
Written options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	9,425	164	645	106	
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
<b>Non-traded</b>					
Interest rate contracts	32,129	11,001	8,174	6,173	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	9,425	164	645	106	
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	41,554	10,986	8,819	6,279	
Over 1 year to 5 years	0	0	0	0	
Over 5 years	0	0	0	0	
<b>Gross negative fair value (absolute value)</b>					
Gross positive fair value	872	15	238	261	
Held for trading	991	20	252	295	
Non-traded	0	0	0	0	
Current credit exposure on risk-based capital derivative contracts	991	20	252	295	
Credit losses on derivative contracts	965	9	230	0	
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

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## Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	77.32	99.50	3	98.53	99.57	9	92.69	99.91	4	98.31	99.91	6			
Foreign exchange contracts .....	0	0.19	43	0	0.14	42	0	0	46	0	0.04	44			
Equity, commodity, and other contracts .....	22.68	0	98	1.47	0.07	92	7.31	0	98	1.69	0	97			
<b>Futures and forwards .....</b>															
Written options .....	0	10.24	13	0	11.73	13	0	11.14	16	0	9.73	15			
Exchange-traded .....	0	0	50	0	0	48	0	0	49	0	0	49			
Over-the-counter .....	0	10.24	13	0	10.84	13	0	10.65	16	0	9.46	15			
Purchased options .....	0	2.13	33	0	2.45	35	0	1.29	38	0	1.44	38			
Exchange-traded .....	0	0	50	0	0	49	0	0	49	0	0	49			
Over-the-counter .....	0	2.13	33	0	2.28	36	0	1.22	38	0	1.27	39			
Swaps .....	22.68	71.83	13	1.47	64.61	14	7.31	65.42	20	1.69	66.04	18			
<b>Held for trading .....</b>															
Interest rate contracts .....	0	16.03	34	0	15.01	35	0	13.60	38	0	16.18	35			
Foreign exchange contracts .....	0	16.37	34	0	16.17	35	0	12.87	38	0	16.40	36			
Equity, commodity, and other contracts .....	0	0	47	0	0.11	46	0	0	48	0	0	47			
<b>Non-traded .....</b>															
Interest rate contracts .....	100	83.97	65	100	84.99	64	100	86.40	61	100	83.82	64			
Foreign exchange contracts .....	77.32	83.02	28	98.53	84.69	30	92.69	85.51	25	98.31	83.04	31			
Equity, commodity, and other contracts .....	0	0	45	0	0.01	44	0	0	47	0	0.01	46			
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	22.68	0	98	1.47	0.01	96	7.31	0	98	1.69	0	98			
Over 1 year to 5 years .....	100	79.60	84	98.40	80.07	69	100	82.85	77	100	87.47	80			
Over 5 years .....	100	15.52	96	98.40	15.20	96	100	12.75	97	100	15.62	98			
Gross negative fair value (absolute value) .....	0	19.75	15	0	22.92	14	0	22.66	16	0	21.68	15			
Gross positive fair value .....	0	32.47	13	0	34.12	11	0	36.28	14	0	37.90	13			
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	2.10	2.84	39	0.13	1.30	18	2.70	0.66	99	4.16	0.50	98			
Gross positive fair value (X) .....	2.38	2.25	50	0.18	1.14	16	2.86	1.10	94	4.70	0.92	98			
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	44	0	0	44	0	0	40	0	0	37			
90+ days past due .....	0	0	74	0	0	68	0	0.01	32	0	0	34			
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.02	47	0	0.01	36	0	0	41	0	0	16			
	0.02	0.27	42	0	0.10	36	0	0.06	41	0	0.05	16			

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### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	54,238	51,389	51,666	48,693	
Gross losses	23,832	6,386	5,003	6,965	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	1,005	948	924	1,426	
Net losses	22,827	5,438	4,079	5,539	
Provision for loan and lease losses	62,648	8,287	3,802	8,512	
Adjustments	-2,693	0	0	0	
Ending balance	91,366	54,238	51,389	51,666	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.67	0.38	85	0.10	0.12	51	0.05	0.12	28	0.12	0.11	62			
Provision for loan and lease losses / Average loans and leases	0.97	0.53	88	0.16	0.16	57	0.08	0.16	32	0.19	0.16	68			
Provision for loan and lease losses / Net loan and lease losses	274.45	672.96	29	152.39	142.73	63	93.21	182.69	28	153.67	110.75	62			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.43	1.35	60	0.96	0.94	55	1.03	0.94	64	1.09	0.95	70			
Allowance for loan and lease losses / Total loans and leases	1.42	1.33	60	0.96	0.93	55	1.03	0.93	64	1.09	0.94	70			
Allowance for loan and lease losses / Net loans and leases losses (X)	4	25.33	14	9.97	17.18	50	12.60	21.35	55	9.33	16.23	48			
Allowance for loan and lease losses / Nonaccrual assets	243.14	336.78	50	301.91	315.75	66	227.35	285.36	54	161.74	270.69	35			
ALLL / 90+ days past due + nonaccrual loans and leases	214.94	293.46	52	182.01	283.41	51	209.59	259.30	56	148.31	232.03	40			
Gross loan and lease losses / Average loans and leases	0.37	0.16	87	0.12	0.16	46	0.10	0.15	47	0.15	0.16	59			
Recoveries / Average loans and leases	0.02	0.04	29	0.02	0.05	31	0.02	0.05	29	0.03	0.06	38			
Net losses / Average loans and leases	0.35	0.11	88	0.10	0.11	57	0.08	0.09	61	0.12	0.10	67			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	15.74	42.12	21	18.95	41.80	29	13.27	51.25	14	29.06	50.41	42			
Earnings coverage of net loan and lease losses (X)	8.16	33.55	27	32.71	22.46	70	40.10	29.27	68	26.14	0.97	64			

#### Net Loan and Lease Losses By Type

Real estate loans	0.18	0.04	91	0.09	0.02	87	0.04	0.01	77	0.03	0.02	65			
Real estate loans secured by 1-4 family	0.04	0.01	79	0.25	0.02	95	0.06	0.01	83	0.08	0.03	84			
Revolving	0.03	0	80	0.02	0.02	72	0.04	0.02	70	0.03	0.03	63			
Closed-end	0.04	0.01	80	0.27	0.02	96	0.06	0.01	85	0.09	0.02	86			
Commercial real estate loans	0.19	0.05	87	0.02	0.02	67	0.03	0.01	74	0	0.01	55			
Construction and land development	-0.01	0	25	0.05	-0.02	93	0.06	-0.02	92	0	-0.04	41			
1-4 family	-0.01	0	7	0.04	0	95	0.03	0	94	0	0	22			
Other	0.01	-0.01	87	0	-0.02	90	0.04	-0.02	94	0	-0.04	84			
Multifamily	0	0	51	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	0.26	0.07	89	0.01	0.03	57	0.02	0.02	70	0.01	0.02	52			
Owner-occupied	0.05	0.01	85	0.01	0.01	67	0.02	0.01	83	0	0.01	64			
Other	0.21	0.04	89	0	0.01	65	0.01	0.01	73	0	0.01	62			
Real estate loans secured by farmland	0.79	0.01	98	0	0.01	83	0.03	0	91	0	0	88			
Commercial and industrial loans	0.57	0.20	85	0.09	0.27	32	0.13	0.18	53	0.46	0.18	81			
Loans to individuals	0.46	0.66	51	0.20	0.74	22	0.28	0.71	28	0.26	0.78	19			
Credit card loans	0	1.71	15	0	1.89	14	0	1.65	21		1.60				
Agricultural loans	1.42	0.01	96	0	0.02	80	0.14	0.03	89	-0.60	0.06	2			
Loans to foreign governments and institutions															
Other loans and leases	0.39	0.44	77	0.12	0.14	66	0.14	0.28	64	0.03	0.27	52			

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	21,300	24,954	25,777	15,341	
90+ days past due loans and leases	4,929	11,834	1,916	2,893	
Nonaccrual loans and leases	37,578	17,965	22,603	31,943	
Total past due and nonaccrual loans and leases	63,807	54,753	50,296	50,177	
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	0	30	20	22	
Restructured 90+ days past due	0	64	48	0	
Restructured nonaccrual	2,078	3,279	7,960	6,649	
Total restructured loans and leases	2,078	3,373	8,028	6,671	
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	6,737	18,024	13,410	4,961	
Other real estate owned	32,179	5,607	6,690	4,136	
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79	0.32	0.32	61			
90+ days past due loans and leases	0.08	0.04	79	0.21	0.03	92	0.04	0.03	72	0.06	0.04	76			
Nonaccrual loans and leases	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53	0.68	0.46	81			
90+ days past due and nonaccrual loans and leases	0.66	0.67	54	0.53	0.54	59	0.49	0.54	54	0.74	0.55	77			
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0	32	0	0	60	0	0.01	56	0	0.01	54			
90+ days past due restructured	0	0	45	0	0	92	0	0	88	0	0	41			
Nonaccrual restructured	0.03	0.09	39	0.06	0.07	55	0.16	0.10	71	0.14	0.10	65			
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	47	0	0	47	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0	46	0	0	48	0	0	48	0	0	48			
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.33	0.26	68	0.44	0.31	73	0.52	0.32	79	0.32	0.32	61			
90+ days past due assets	0.08	0.04	79	0.21	0.03	91	0.04	0.03	72	0.06	0.04	76			
Nonaccrual assets	0.58	0.60	54	0.32	0.48	34	0.45	0.49	53	0.68	0.47	81			
30+ days past due and nonaccrual assets	0.99	0.95	60	0.97	0.87	63	1.01	0.88	64	1.06	0.89	69			
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.46	0.47	54	0.35	0.39	48	0.32	0.39	49	0.48	0.40	70			
90+ days past due and nonaccrual assets + other real estate owned	0.81	0.52	76	0.41	0.45	55	0.41	0.45	53	0.54	0.48	67			
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.83	0.63	70	0.49	0.56	50	0.56	0.59	50	0.57	0.63	55			
Allowance for loan and lease losses	83.72	72.10	61	76.86	92.08	51	83.23	95.97	50	79.48	100.14	45			
Equity capital + allowance for loan and lease losses	6.60	5.64	66	3.94	4.77	44	4.48	5.09	50	4.96	5.57	55			
Tier 1 capital + allowance for loan and lease losses	7.58	6.21	68	4.58	5.30	49	4.83	5.65	47	5.15	6.11	50			
Loans and leases + other real estate owned	1.18	0.92	69	0.73	0.78	56	0.86	0.82	57	0.87	0.86	60			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.37	0.25	73	0.47	0.28	78	0.62	0.29	86	0.33	0.29	65			
90+ days past due	0.11	0.04	83	0.31	0.03	93	0.04	0.03	75	0.08	0.05	79			
Nonaccrual	0.66	0.63	57	0.36	0.45	41	0.42	0.48	52	0.77	0.43	87			
Commercial and industrial															
30–89 days past due	0.10	0.15	49	0.17	0.22	49	0.20	0.23	59	0.12	0.27	45			
90+ days past due	0.02	0.02	79	0.02	0.02	76	0.01	0.02	76	0.03	0.01	81			
Nonaccrual	0.48	0.61	54	0.16	0.74	21	0.53	0.61	54	0.57	0.60	59			
Individuals															
30–89 days past due	0.82	0.52	73	1	0.60	78	0.84	0.68	69	0.95	0.69	69			
90+ days past due	0.10	0.02	89	0.13	0.02	89	0.11	0.03	85	0.07	0.03	81			
Nonaccrual	0.07	0.14	47	0.07	0.12	52	0.14	0.15	62	0.09	0.21	49			
Depository institution loans															
30–89 days past due		0			0			0			0				
90+ days past due		0			0			0			0				
Nonaccrual		0			0			0			0				
Agricultural															
30–89 days past due	1.92	0.07	96	1.53	0.10	97	0.59	0.11	89	0.99	0.15	88			
90+ days past due	0.05	0	94	0.08	0	97	0.11	0.01	90	0.10	0	94			
Nonaccrual	2.02	0.57	85	1.81	0.80	84	1.82	0.46	85	1.25	0.31	86			
Foreign governments															
30–89 days past due															
90+ days past due															
Nonaccrual															
Other loans and leases															
30–89 days past due	0	0.67	22	0	0.28	23	0	0.18	23	0	0.12	27			
90+ days past due	0	0	40	0	0	40	0	0	41	0	0	44			
Nonaccrual	0.21	0.10	82	0.18	0.04	84	0.20	0.04	88	0.23	0.06	85			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.58	0.46	68	1.01	0.53	82	0.79	0.52	74	0.57	0.56	58			
	90+ days past due	0.12	0.06	79	0.23	0.05	86	0.10	0.04	81	0.18	0.06	83			
	Nonaccrual	0.44	0.67	34	0.53	0.55	56	0.84	0.61	70	0.60	0.65	52			
Revolving	30-89 days past due	0.29	0.25	61	0.21	0.36	39	0.09	0.36	28	0.33	0.29	62			
	90+ days past due	0	0.01	41	0.04	0.01	83	0	0.02	37	0	0.02	35			
	Nonaccrual	0.02	0.46	16	0.31	0.34	51	0.02	0.35	21	0	0.42	10			
Closed-end	30-89 days past due	0.61	0.48	66	1.09	0.56	81	0.86	0.54	74	0.59	0.63	58			
	90+ days past due	0.13	0.06	79	0.25	0.05	86	0.11	0.05	83	0.19	0.06	83			
	Nonaccrual	0.47	0.69	38	0.55	0.57	52	0.92	0.64	74	0.66	0.68	56			
Junior lien	30-89 days past due	0.03	0.01	79	0.06	0.02	86	0.08	0.02	90	0.06	0.03	80			
	90+ days past due	0.04	0	94	0.01	0	92	0.01	0	89	0.05	0	97			
	Nonaccrual	0.13	0.03	89	0.07	0.03	81	0.34	0.03	96	0.44	0.04	97			
Commercial real estate	30-89 days past due	0.23	0.14	76	0.22	0.15	73	0.35	0.16	81	0.11	0.15	50			
	90+ days past due	0.11	0.02	91	0.38	0.02	95	0.01	0.02	73	0.03	0.02	77			
	Nonaccrual	0.50	0.57	54	0.16	0.34	37	0.20	0.41	44	0.83	0.33	87			
Construction and development	30-89 days past due	0.34	0.16	82	0.25	0.20	74	0.07	0.17	57	0.15	0.18	65			
	90+ days past due	0.06	0.01	90	0	0.01	43	0.01	0	89	0	0.01	42			
	Nonaccrual	0.02	0.21	51	0.05	0.18	56	0.36	0.18	75	0.51	0.21	77			
1-4 family	30-89 days past due	0.22	0.03	89	0.14	0.05	82	0.01	0.07	67	0.12	0.05	81			
	90+ days past due	0.06	0	95	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0	0.01	42	0.02	0.01	84	0.26	0.04	89	0.04	0.04	76			
Other	30-89 days past due	0.12	0.09	80	0.12	0.12	80	0.06	0.06	72	0.03	0.08	60			
	90+ days past due	0	0	44	0	0	44	0.01	0	92	0	0.01	44			
	Nonaccrual	0.02	0.16	56	0.02	0.14	55	0.10	0.10	70	0.47	0.12	85			
Multifamily	30-89 days past due	0	0.03	39	0	0.03	38	1.14	0.03	96	0	0.04	35			
	90+ days past due	0	0	47	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.10	32	0	0.03	37	0.02	0.04	73	0.04	0.05	72			
Nonfarm non-residential	30-89 days past due	0.21	0.14	74	0.22	0.13	78	0.39	0.17	79	0.10	0.14	52			
	90+ days past due	0.14	0.02	89	0.55	0.02	95	0.01	0.02	74	0.04	0.02	79			
	Nonaccrual	0.68	0.73	56	0.22	0.36	40	0.16	0.52	33	0.95	0.40	87			
Owner Occupied	30-89 days past due	0.19	0.05	89	0.21	0.06	90	0.36	0.08	90	0.08	0.06	64			
	90+ days past due	0.13	0.01	92	0.55	0.01	97	0.01	0	81	0.03	0.01	78			
	Nonaccrual	0.40	0.27	71	0.19	0.19	54	0.07	0.20	36	0.47	0.16	88			
Other	30-89 days past due	0.02	0.06	57	0.01	0.05	45	0.03	0.07	53	0.03	0.06	53			
	90+ days past due	0.01	0	88	0	0.01	41	0	0.01	39	0.01	0.01	84			
	Nonaccrual	0.28	0.33	59	0.03	0.14	42	0.09	0.22	57	0.48	0.16	82			
Farmland	30-89 days past due	0.64	0.08	92	0.33	0.21	78	2.40	0.09	95	1.41	0.10	97			
	90+ days past due	0.05	0	92	0	0.01	45	0.02	0	93	0.08	0	92			
	Nonaccrual	3.05	1.19	81	1.32	1.06	70	0.54	0.49	69	0.89	0.44	78			
Credit card	30-89 days past due	0	1.02	19	0	0.87	18	0	1.03	23		0.83				
	90+ days past due	0	0.22	27	0	0.18	30	0	0.26	36		0.22				
	Nonaccrual	0	0.02	46	0	0	46	0	0.07	42		0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	189,294	186,047	182,313	139,376	
Retained earnings	871,161	815,488	722,615	638,580	
Accumulated other comprehensive income (AOCI)	7,430	3,454	-2,139	-2,327	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	1,067,885	1,004,989	902,789	775,629	
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	168,921	171,212	96,127	62,784	
Accumulated other comprehensive income-related adjustments	7,430	3,454	-2,139	-1,504	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	891,534	830,323	808,801	714,349	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	891,534	830,323	808,801	714,349	
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	26,000	26,000	26,000	31,000	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	26,000	26,000	26,000	31,000	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	26,000	26,000	26,000	31,000	
<b>Tier 1 Capital</b>	917,534	856,323	834,801	745,349	
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	79,849	54,238	51,389	51,666	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	79,849	54,238	51,389	51,666	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	79,849	54,238	51,389	51,666	
Exited advanced approach tier 2 capital					
Total capital	997,383	910,561	886,190	797,015	
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	9,692,733	8,500,482	7,624,023	7,198,879	
Less: Deductions from common equity tier 1 capital	168,921	171,212	96,127	62,784	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	9,523,812	8,329,270	7,527,896	7,136,095	
Total risk-weighted assets	6,376,377	6,313,126	5,440,042	5,102,923	
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	13.98	10.91	78	13.15	12.50	68	14.87	12.37	80	14	11.95	79			
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	14.39	11.60	75	13.56	13.19	64	15.35	13.03	80	14.61	12.68	79			
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Total capital, column A	15.64	13.45	66	14.42	14.63	53	16.29	14.48	80	15.62	14.15	75			
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	9.63	9.65	56	10.28	10.39	54	11.09	10.37	69	10.44	10.04	63			
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	5,352	4,691	2,734		-100.00	
Total property and casualty assets	0	5,352	4,691	2,734		-100.00	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	2,604	2,973	1,217		-100.00	
Total property and casualty equity	0	2,604	2,973	1,217		-100.00	
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	779	1,201	1,746	715		-35.14	
Total property and casualty	779	1,201	1,746	715		-35.14	
Total life and health	0	0	0	0			
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Claims and claims adjusted expense reserves (P/C)	0	1,195	253	100		-100.00	
Unearned premiums (P/C)	0	952	922	891		-100.00	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	1,191	1,395	1,270	1,111		-14.62	-19.36
Other insurance activities income	1,191	1,395	1,270	1,111		-14.62	-19.36
Insurance and reinsurance underwriting income	0	0	0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0	0	0	0			
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	-35	-87			
Net assets of insurance underwriting subsidiaries	0	2,604	2,973	1,217		-100.00	
Life insurance assets	80,705	78,222	75,733	73,054		3.17	18.90

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	48	0.06	0	97	0.06	0	97	0.04	0	95			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50		100	60	66	100	66.67	64	100	75	61			
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50		0	40	33	0	33.33	35	0	25	38			
Separate account assets (L/H) / Total life assets		0		0	0		0	0		0	0				
<hr/>															
Insurance activities revenue / Adjusted operating income	0.27	0.41	72	0.33	0.37	75	0.33	0.46	74	0.32	0.44	73			
Premium income / Insurance activities revenue	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income		100			100			50			60				
Other premium income / Total premium income		0			0			50			40				
<hr/>															
Insurance underwriting net income / Consolidated net income	0.78	0	98	0.89	0	98	1.39	0	98	0.83	0	98			
Insurance net income (P/C) / Equity (P/C)		19.85		46.12	37.86	50	58.73	72.25	60	58.75	31.81	85			
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		-40.91			132.57			116.87			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0		0	0	50	0	0	50	0	0	50			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0.03	0	99	0.04	0	98	0.02	0	99			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8	11.01	30	8.59	11.53	31	8.55	13.70	27	9.17	14.86	24			
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49			

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Foreign Activities</b>					
Total foreign loans and leases	1,523	1,106	9	12	
Real estate loans	1,523	1,106	9	12	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
<b>Debt securities</b>					
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	1,523	1,106	9	12	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0			
Non-interest-bearing deposits	0	0			

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.05	47	0	0	48	0	0	48	0	0	48			
Cost: Interest-bearing deposits		1.24			2.53			1.85			0.84				
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans															
Commercial and industrial loans					2.35			3.83			4.38				
Foreign governments and institutions															
<b>Growth Rates</b>															
Net loans and leases	37.70	5,672.05	78	12,188.89	-47.91	96	-25	-27.26	39	-50	22.03	14			
Total selected assets	37.70	6.04	84	12,188.89	-25.04	98	-25	5.03	25	-50	-5.54	20			
Deposits		-44.89			2.53			-2.42			-22.72				

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0			
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
<b>Activity as a Percent of Total Assets</b>							
	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016		
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure.....	0.05	0.06	0.06	0.06	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30-89 days past due securitized assets.....	0	0	0	0			
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets.....	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	46,815	74,581	36,913	27,933		-37.23	90.68
Dividends .....	46,814	73,431	35,762	27,642		-36.25	91.19
Interest .....	1	1,150	1,151	291		-99.91	-98.48
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from nonbank subsidiaries .....	4,058	4,128	2,564	1,813		-1.70	160.46
Dividends .....	4,058	4,128	2,564	1,813		-1.70	160.46
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Income from subsidiary holding companies .....	0	0					
Dividends .....	0	0					
Interest .....	0	0					
Management and service fees .....	0	0					
Other income .....	0	0					
Total income from subsidiaries .....	50,873	78,709	39,477	29,746		-35.37	94.85
Securities gains (losses) .....	0	0	-1	0			
Other operating income .....	886	451	17	3		96.45	44200.00
Total operating income .....	51,759	79,160	39,493	29,749		-34.61	98.23
<b>Operating Expenses</b>							
Personnel expenses .....	1,906	2,476	0	0		-23.02	
Interest expense .....	0	0	0	0			-100.00
Other expenses .....	3,406	4,077	2,870	2,892		-16.46	30.25
Provision for loan and lease losses .....	-30	429	0	0			
Total operating expenses .....	5,282	6,982	2,870	2,892		-24.35	101.14
Income (loss) before taxes .....	46,477	72,178	36,623	26,857		-35.61	97.90
Applicable income taxes (credit) .....	-2,610	-2,731	-3,093	-3,295			
Extraordinary items .....				0			
Income before undistributed income of subsidiaries .....	49,087	74,909	39,716	30,152		-34.47	116.35
Equity in undistributed income of subsidiaries .....	50,499	59,970	86,098	56,287		-15.79	16.14
Bank subsidiaries .....	51,018	58,719	84,349	55,960		-13.12	32.66
Nonbank subsidiaries .....	-519	1,251	1,749	327			
Subsidiary holding companies .....	0	0	0	0			
Net income (loss) .....	99,586	134,879	125,814	86,439		-26.17	50.50
<b>Memoranda</b>							
Bank net income .....	97,832	132,150	120,111	83,602		-25.97	55.43
Nonbank net income .....	3,539	5,379	4,313	2,140		-34.21	-46.22
Subsidiary holding companys' net income .....	0	0	0	0			

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# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,075,639	97.05	1,013,825	97.01	812,096	86.39	725,148		6.10	72.04
Common and preferred stock .....	984,789	88.86	923,108	88.33	800,414	85.14	716,910		6.68	59.35
Excess cost over fair value .....	78,100	7.05	79,095	7.57	624	0.07	450		-1.26	17255.56
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	12,750	1.15	11,622	1.11	11,058	1.18	7,788		9.71	88.25
Investment in nonbank subsidiaries .....	18,228	1.64	23,203	2.22	21,922	2.33	20,296		-21.44	-13.60
Common and preferred stock .....	18,228	1.64	23,203	2.22	21,922	2.33	20,296		-21.44	-13.60
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0			
Common and preferred stock .....	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0			
Other receivables .....	0	0	0	0	0	0	0			
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	-1,097	-0.10	516	0.05	0	0	0			
Securities .....	-2	0	-14	0	0	0	8			
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution .....	9,081	0.82	5,761	0.55	105,089	11.18	67,917		57.63	-80.01
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment .....	272	0.02	234	0.02	0	0	0		16.24	
Intangible assets .....	0	0	0	0	0	0	0			
Other assets .....	6,158	0.56	1,577	0.15	958	0.10	1,392		290.49	264.81
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0			
Total assets .....	1,108,279	100.00	1,045,102	100.00	940,065	100.00	814,761		6.05	59.79
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0			
Subordinated notes and debentures .....	0	0	0	0	0	0	0			
Other liabilities .....	13,122	1.18	12,841	1.23	10,004	1.06	6,705		2.19	132.95
Balance due to subsidiaries and related institutions .....	27,272	2.46	27,272	2.61	27,272	2.90	32,427		0.00	-15.90
Total liabilities .....	40,394	3.64	40,113	3.84	37,276	3.97	39,132		0.70	6.13
Equity Capital .....	1,067,885	96.36	1,004,989	96.16	902,789	96.03	775,629		6.26	62.91
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0			
Common stock .....	32,720	2.95	32,694	3.13	32,604	3.47	31,895		0.08	109.78
Common surplus .....	156,574	14.13	153,353	14.67	149,709	15.93	107,481		2.10	52.21
Retained earnings .....	871,161	78.60	815,488	78.03	722,615	76.87	638,580		6.83	62.68
Accumulated other comprehensive income .....	7,430	0.67	3,454	0.33	-2,139	-0.23	-2,327		115.11	386.57
Other equity capital components .....	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	1,108,279	100.00	1,045,102	100.00	940,065	100.00	814,761		6.05	59.79
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	26,804	2.42	26,804	2.56	26,804	2.85	31,959		0.00	-16.13
Notes payable to subsidiaries that issued TPS .....	26,804	2.42	26,804	2.56	26,804	2.85	31,959		0.00	-16.13
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0			

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# Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
<b>Profitability</b>															
Net income / Average equity capital	9.55	9.11	57	14.04	10.58	84	14.59	11.03	83	11.52	8.67	85			
Bank net income / Average equity investment in banks	9.47	9.38	53	14.83	10.85	86	15.71	11.56	85	12.08	9.11	80			
Nonbank net income / Average equity investment in nonbanks	15.76	9.69	76	23.01	12.07	75	20.05	10.83	75	10.53	9.81	70			
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40			8.81				
Bank net income / Parent net income	98.24	104.93	13	97.98	103.77	16	95.47	104.73	9	96.72	104.64	12			
Nonbank net income / Parent net income	3.55	1.04	85	3.99	1.08	84	3.43	0.99	82	2.48	1.13	79			
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39			90.33				
<b>Leverage</b>															
Total liabilities / Equity capital	3.78	11.62	35	3.99	9.66	35	4.13	9.50	38	5.05	11.14	36			
Total debt / Equity capital	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Total debt + notes payable to subs that issued TPS / Equity capital	2.51	9.67	33	2.67	7.99	34	2.97	7.93	35	4.12	9.36	34			
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.79	23	0	3.97	27	0	3.98	26	0	4.64	26			
Total debt / Equity capital – excess over fair value	0	5.79	23	0	3.93	27	0	3.94	26	0	4.62	26			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0	0.03	45	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	7.31	0	98	7.87	0	99	0.07	0	93	0.06	0	93			
Long-term debt / Consolidated long-term debt	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25			
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	101.24	104.49	43	102.03	104.21	46	91.16	104.10	6	95.10	105.17	16			
Total investment in subs / Equity capital	102.43	104.82	47	103.19	104.48	48	92.38	104.38	9	96.11	105.55	16			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.13	0.49	43	0.15	0.44	41	-0.63	0.36	11	-0.44	0.56	17			
Equity investment in subs – equity cap / Net income-div (X)	0.23	1.45	14	0.22	1.47	10		1.18			1.91				
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	112.27	121.76	50	172.71	153.39	71	117.42	113.37	63	116.36	96.31	70			
Cash from ops + noncash items + op expense / Op expense + dividend	114.25	138.81	43	174.09	152.31	70	120.61	123.74	58	121.46	100.80	74			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.95	140.42	46	-112.30	105.99	3	212.18	108.88	90	137.51	101.42	83			
Pretax operating income + interest expense / Interest expense		2,318.94			17,211.14			1,631.73			1,955.22				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,582.75	1,435.81	82	3,955.66	2,481.22	87	1,866.67	1,015.91	82	1,427.58	1,082.59	77			
Dividends + interest from subsidiaries / Interest expense + dividends	117.91	137	48	194.67	196.13	67	118.20	140.89	52	116.62	107.07	63			
Fees + other income from subsidiaries / Salary + other expenses	0	4.45	39	0	3.91	38	0	3.76	37	0	6.15	36			
Net income / Current part of long-term debt + preferred dividends (X)		52.16			71.69			106.04			71.32				
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	1.30	2.19	58	0.54	1.59	55	11.34	1.59	94	8.58	1.68	90			
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due	0	0	50	0	0	50		0			0				
Nonaccrual	0	0	50	0	8.16	42		0.70			0.46				
Total	0	0	50	0	8.16	42		0.70			0.46				
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.57	0.09	87	0.68	0.13	86	0.72	0.14	87	0.78	0.15	89			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

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## Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	87.89	79.13	60	53.97	65.39	40	84.09	87.25	50	84.59	100.86	41			
Dividends declared / Net income .....	43.32	29.39	69	29.98	25.65	54	26.55	24.10	50	29.51	32.32	40			
Net income – dividends / Average equity.....	5.41	6.36	38	9.83	7.61	76	10.72	8.12	80	8.12	5.74	77			
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	108.51	130.75	38	181.62	160.93	65	107.08	131.90	44	108.37	106.72	49			
Dividends from nonbank subsidiaries .....	9.41	3.01	84	10.21	2.59	84	7.68	2.83	80	7.11	2.37	84			
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries .....	117.91	158.62	39	191.83	209.89	64	114.76	144.51	44	115.48	114.69	53			
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	47.85	43.52	54	55.57	45.88	58	29.77	33.37	46	33.06	35.18	45			
Interest income from bank subsidiaries.....	0	0.05	66	0.87	0.09	93	0.96	0.11	91	0.35	0.14	84			
Management and service fees from bank subsidiaries .....	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries .....	47.85	51.02	52	56.44	48.40	57	30.73	35.67	45	33.41	41.35	42			
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	114.67	99.52	78	76.74	76.61	38	59.45	80.47	37	84.72	129.02	56			
Interest income from nonbank subsidiaries.....	0	0.07	45	0	0.91	44	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries .....	0	0.02	47	0	0.02	47	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	0	0.11	47	0	0.01	47	0	0.06	46	0	0.08	46			
Operating income from nonbank subsidiaries .....	114.67	105.70	71	76.74	83.73	38	59.45	96.62	34	84.72	153.75	53			
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		29.39			65.48			43.51			58.43				
Interest income from subsidiary holding companies.....		0			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0			0			0			-0.14				
Other income from subsidiary holding companies.....		0			0			0.15			0				
Operating income from subsidiary holding companies.....		29.39			65.48			43.66			58.36				
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	90.45	76.69	32	92.76	77.61	34	90.55	72.95	38	92.92	67.33	48			
Interest income from bank subsidiaries.....	0	0.11	67	1.45	0.23	92	2.91	0.55	89	0.98	1.07	82			
Management and service fees from bank subsidiaries .....	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries .....	90.45	84.80	22	94.22	94.06	26	93.47	89.39	35	93.90	79.76	37			
Dividends from nonbank subsidiaries .....	7.84	1.76	85	5.21	1.13	85	6.49	2.65	81	6.09	1.78	86			
Interest income from nonbank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries .....	0	0	48	0	0	48	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0	0	47	0	0	47	0	0	47	0	0	46			
Operating income from nonbank subsidiaries .....	7.84	2.06	83	5.21	1.56	83	6.49	3.33	80	6.09	3.09	83			
Dividends from subsidiary holding companies.....	0	0	48	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	0	47	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....		400.31			1,178.56			854.19			886.47				
Loans and advances from subsidiaries / Total debt .....		59.71			70.71			81.26			74.60				